Case 04-45160 Doc 1 Filed 12/08/04 Entered 12/08/04 15:43:29 Desc Main Page 1 of 28 Document (Official Form 1) (12/03)

FORM B1 **United States Bankruptcy Court Voluntary Petition Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Thompson, Emmett E. Thompson, Susie All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): (if more than one, state all): xxx-xx-6687 xxx-xx-6153 Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 17919 Poplar Lane 17919 Poplar Lane Country Club Hills, IL 60487 Country Club Hills, IL 60487 County of Residence or of the County of Residence or of the Cook Principal Place of Business: Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) **Venue** (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. **Type of Debtor** (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under Which Individual(s) the Petition is Filed (Check one box) Railroad ☐ Corporation ☐ Stockbroker ☐ Chapter 11 ☐ Chapter 7 Chapter 13 ☐ Commodity Broker ☐ Chapter 12 ☐ Partnership Chapter 9 ☐ Other\_ ☐ Clearing Bank ☐ Sec. 304 - Case ancillary to foreign proceeding Nature of Debts (Check one box) Filing Fee (Check one box) Consumer/Non-Business ■ Business Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to individuals only.) **Chapter 11 Small Business** (Check all boxes that apply) Must attach signed application for the court's consideration ☐ Debtor is a small business as defined in 11 U.S.C. § 101 certifying that the debtor is unable to pay fee except in installments. ☐ Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3. 11 U.S.C. § 1121(e) (Optional) Statistical/Administrative Information (Estimates only) THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 1000-over 1-15 16-49 100-199 200-999 50-99 П Estimated Assets \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to More than \$0 to \$50,000 \$100,000 \$1 million \$10 million \$50 million \$100 million \$100 million \$500,000 П П П П П П П Estimated Debts \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to \$50.001 to \$100.001 to More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$100 million П

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(Official Form Case:04-45160 Doc 1 Filed 12/08/04	Entered 12/08/04 15:43	:29 Desc Main
Voluntary Petition Document	N <del>age</del> 12elofr28	FORM B1, Page 2
(This page must be completed and filed in every case)	Thompson, Emmett E.	
	Thompson, Susie	
Prior Bankruptcy Case Filed Within Last 6	Years (If more than one, attach addit	ional sheet)
Location	Case Number:	Date Filed:
Where Filed: - None -		
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
- None -		
District:	Relationship:	Judge:
Signs	atures	
Signature(s) of Debtor(s) (Individual/Joint)		hibit A
I declare under penalty of perjury that the information provided in this	(To be completed if debtor is require	ed to file periodic reports (e.g., forms
petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts	10K and 10Q) with the Securities ar Section 13 or 15(d) of the Securities	d Exchange Commission pursuant to
and has chosen to file under chapter 7] I am aware that I may proceed	requesting relief under chapter 11)	Exchange Act of 1754 and is
under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	☐ Exhibit A is attached and made	le a part of this petition.
the relief available under each such chapter, and choose to proceed under chapter 7.	Ex	hibit B
I request relief in accordance with the chapter of title 11, United States	(To be completed it	f debtor is an individual
Code, specified in this petition.	whose debts are pri I, the attorney for the petitioner nam	marily consumer debts)
V /c/Emmett E Themses	that I have informed the petitioner th	nat [he or she] may proceed under
X /s/ Emmett E. Thompson Signature of Debtor Emmett E. Thompson	chapter 7, 11, 12, or 13 of title 11, U	Inited States Code, and have
Signature of Deolor Emmett E. Thompson	explained the relief available under	
X /s/ Susie Thompson	X /s/ Vikram R. Barad ARD	
Signature of Joint Debtor Susie Thompson	Signature of Attorney for Debto Vikram R. Barad ARDC	
Telephone Number (If not represented by attorney)		hibit C
	Does the debtor own or have posses a threat of imminent and identifiable	sion of any property that poses harm to public health or
Date Date	safety?	mann to public ficulties
	☐ Yes, and Exhibit C is attached	I and made a part of this petition.
Signature of Attorney  ▼ /s/ Vikram R. Barad ARDC No.: 6277076	■ No	
X /s/ Vikram R. Barad ARDC No.: 6277076 Signature of Attorney for Debtor(s)	Signature of Non-At	torney Petition Preparer
Vikram R. Barad ARDC No.: 6277076	I certify that I am a bankruptcy petit	ion preparer as defined in 11 U.S.C.
Printed Name of Attorney for Debtor(s)	§ 110, that I prepared this document provided the debtor with a copy of t	
Greenberg & Associates	provided the debtor with a copy of t	ms document.
Firm Name	Printed Name of Bankruptcy Pe	tition Preparer
20 East Jackson Boulevard	Timed I tame of Bunkruptey Te	audi Frepurer
Suite 800	Social Security Number (Require	red by 11 U.S.C. 8 110(c) )
<u>Chicago, Illinois, 60604</u> Address	Social Security Tumber (Require	ica by 11 c.s.e.ş 110(c).)
(312) 408-0007 Fax: (312) 427-8543		
Telephone Number	Address	<u> </u>
December 7, 2004	Address	
Date	Names and Social Security num	bers of all other individuals who
Signature of Debtor (Corporation/Partnership)	prepared or assisted in preparing	g this document:
I declare under penalty of perjury that the information provided in this		
petition is true and correct, and that I have been authorized to file this		
petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11,	If more than one person prepare	ed this document, attach additional
United States Code, specified in this petition.	sheets conforming to the approp	oriate official form for each person.
	X	
X	X Signature of Bankruptcy Petitio	n Preparer
2-6-more of Family and Find Find Find Find Find Find Find Fi		-
Printed Name of Authorized Individual	Date	
	A hombonistor	failum to comply with the
Title of Authorized Individual	A bankruptcy petition preparer's provisions of title 11 and the Fe	deral Rules of Bankruptev
	Procedure may result in fines or	
Date	U.S.C. § 110; 18 U.S.C. § 156.	
1		

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# **United States Bankruptcy Court Northern District of Illinois**

In re	Emmett E. Thompson,		Case No		
	Susie Thompson				
_		Debtors	Chapter	13	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	220,000.00		
B - Personal Property	Yes	3	28,670.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		182,268.13	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		49,532.32	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,544.30
J - Current Expenditures of Individual Debtor(s)	Yes	1			4,544.00
Total Number of Sheets of ALL S	Schedules	15			
	Т	otal Assets	248,670.00		
			Total Liabilities	231,800.45	

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In re	Emmett E. Thompson,	Case No.
	Susie Thompson	

### Debtors

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Single Family home purchased in 2000 17919 Poplar Lane Country Club Hills, IL 60478	Homestead	J	220,000.00	162,000.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **220,000.00** (Total of this page)

Total > **220,000.00** 

(Report also on Summary of Schedules)

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In re	Emmett E. Thompson,	Case No.
	Susie Thompson	

#### Debtors

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	hou dres	sehold goods and furnishings, sofa, beds, ssers, stove, fridge, tables, chairs	J	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		essary personal clothing; bible; textbooks; ures	J	200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	X			
			(To	Sub-Tota of this page)	al > 1,200.00

2 continuation sheets attached to the Schedule of Personal Property

In re	Emmett E. Thompson,	Case No.
_	Susie Thompson	,

## Debtors

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			

Sub-Total > **0.00** (Total of this page)

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

In re	Emmett E. Thompson,	Case No.
	Susie Thompson	

## Debtors SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	23. Automobiles, trucks, trailers, and	2002	Ford Expediation (59,000.00 miles)	J	23,450.00
	other vehicles and accessories.	1996	Kia Sportage (40,000 miles)	J	4,020.00
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed.	x			

Sub-Total > (Total of this page)

Total >

28,670.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

27,470.00

In re	Emmett E. Thompson,	Case No.	
	Susia Thompson		

Debtors

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: [Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2):

Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Property Single Family home purchased in 2000 17919 Poplar Lane Country Club Hills, IL 60478	735 ILCS 5/12-901	15,000.00	220,000.00
<u>Household Goods and Furnishings</u> household goods and furnishings, sofa, beds, dressers, stove, fridge, tables, chairs	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Wearing Apparel necessary personal clothing; bible; textbooks; pictures	735 ILCS 5/12-1001(a)	200.00	200.00
Automobiles, Trucks, Trailers, and Other Vehicles 2002 Ford Expediation (59,000.00 miles)	735 ILCS 5/12-1001(c)	0.00	23,450.00

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Form B6D (12/03)

In re	Emmett E. Thompson,	Case No.
	Susie Thompson	

### Debtors

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

		_	g secured claims to report on this schedule D.	,				
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CO	U N	D I	AMOUNT OF	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN  utomobile Balance  AMIOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL					UNSECURED PORTION IF ANY
Account No. 00000030038083			Automobile Balance	Т	E			
Ford Motor Credit P.O. Box 219825 Kansas City, MO 64121-9825		J	2002 Ford Expediation (59,000.00 miles)		D			
	L		Value \$ 23,450.00	Ш			20,268.13	0.00
Account No. 0602136749			First Mortgage					
Washington Mutual Home Loans PO Box 9001091 Louisville, KY 40290-1091		J	Single Family home purchased in 2000 17919 Poplar Lane Country Club Hills, IL 60478					
			Value \$ 220,000.00	1			160,000.00	0.00
Account No. 0602136749			First Mortgage Arrears					
Washington Mutual Home Loans PO Box 9001091 Louisville, KY 40290-1091		J	Single Family home purchased in 2000 17919 Poplar Lane Country Club Hills, IL 60478					
			Value \$ 220,000.00				2,000.00	0.00
Account No.			Value \$					
continuation sheets attached			(Total of t	Subt his p			182,268.13	
Total (Report on Summary of Schedules)								

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Form B6E (04/04)

In re	Emmett E. Thompson,	Case No.
	Susie Thompson	

Debtors

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
 TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
 □ Extensions of credit in an involuntary case
 Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

 □ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ Deposits by individuals

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

 $\square$  Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Form B6F (12/03)

In re	Emmett E. Thompson,		Case No.	
	Susie Thompson			
		Debtors		

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Ç	Н	usband, Wife, Joint, or Community	C	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE		L Q	l L	AMOUNT OF CLAIM
Account No. 230837			charge account	T	TED		
Bank of America c/o Allied International Credit 2101 W. Peoria Suite 120 Phoenix, AZ 85029		J			D		2,346.06
Account No. 4366-1110-1291-2734			charge account		l		,
Bank One PO Box 15298 Wilmington, DE 19850		J					13,890.04
Account No. <b>17350659</b>			charge account			1	13,690.04
Charter One c/o Arrow Financial Service 5996 W. Touhy Avenue Niles, IL 60714		J					668.27
Account No. 5183-3876-8004-9664			charge account				
Chase Bankcard Services POB 52188 Phoenix, AZ 85072-2188		J					1,360.01
			1	Sub	tota	⊥ al	
<b>3</b> continuation sheets attached			(Total o	f this	pa	ge)	18,264.38

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Form B6F - Cont. (12/03)

In re	Emmett E. Thompson,	Case No.
	Susie Thompson	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS	CODE	Н	sband, Wife, Joint, or Community	CONT	UNLI	D I S P		
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	Q U I	UTED	AMOUNT OF	CLAIM
Account No. 302-837-307			charge account	Ť	T E D			
Citgo Processing Center Des Moines, IA 50362-0300		J			D			411.37
Account No. <b>302837307</b>	t		charge account	$\vdash$	_	H		
Citibank Oil and Gas c/o NES 29125 Solon Road Solon, OH 44139-3442		J						
000011, 011 44103 0442								448.83
Account No. 6011-0077-0070-9115	T		collections for Discover			T		
Creditors Interchange 80 Holtz Drive Buffalo, NY 14225		J						
					L			0.00
Account No. <b>5121-0750-0396-4157</b>	ļ		collections for Sears					
Creditors Interchange P.O. Box 1335 Buffalo, NY 14240-1335		J						
					L	L		0.00
Account No. 6011-0077-0070-9115	$\left\{ \right.$		charge account					
Discover Financial Services P.O. Box 3008 New Albany, OH 43054-3008		J						
							7	,595.00
Sheet no. <u>1</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			8	,455.20
Cicultors froming Unsecured Nonpriority Claims			(101a1011	ms ]	pag	,0)		

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Form B6F - Cont. (12/03)

In re	Emmett E. Thompson,	Case No.
	Susie Thompson	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

## (Continuation Sheet)

	_	_			_		
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	J C H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXTLXGEXT	NL I QU I DATED	SPUTED	AMOUNT OF CLAIM
Account No. 5140-2100-0340-8148			charge account	٦	T		
Juniper Bank P.O. Box 13337 Philadelphia, PA 19101-3337		J			D		5,195.95
Account No. 5490-9981-6501-7451			charge account			Г	
MBNA America PO Box 15286 Wilmington, DE 19886		J					8,225.43
Account No. <b>12720037030800293</b>	⊢		collections for Chase			H	,
Pentagroup Financial, LLC 5959 Corporate Drive, Suite 1400 Houston, TX 77036		J	Collections for Ghase				0.00
Account No. 1203857			charge account				
Providian c/o Phillips & Cohen 695 Rancocas Road Westampton, NJ 08060		J					1,570.77
Account No. 5121-0750-0396-4157	Г		charge account	T	T	T	
Sears Mastercard P.O. Box 182156 Columbus, OH 43218-2156		J					7,820.59
Sheet no. <b>2</b> of <b>3</b> sheets attached to Schedule of				Sub	tota	ıl	22,812.74
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	re)	22,012.74

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Form B6F - Cont. (12/03)

In re	Emmett E. Thompson,	Case No.
	Susie Thompson	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	S	U	P		
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	C A A	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDA	DISPUTED	AMO	OUNT OF CLAIM
Account No.			collections for Juniper	Т	T E			
TX Collect 2101 W. Ben White Blvd. #3 Austin, TX 78704		J			D			0.00
Account No.					Π	T		
Account No.	┢			T	╁	╁		
Account No.								
Account No.								
Sheet no. 3 of 3 sheets attached to Schedule of		_		Sub	tota	ıl		
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)		0.00
			(Report on Summary of So		Γota dule			49,532.32

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In re	Emmett E. Thompson,	Case No.
	Susie Thompson	

#### Debtors

## SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 04-45160 Doc 1 Filed 12/08/04 Entered 12/08/04 15:43:29 Desc Main Page 16 of 28 Document

In re	Emmett E. Thompson,	Case No.			
	Susie Thompson				
-		Debtors			
SCHEDULE H. CODEBTORS					
debto	r in the schedules of creditors. Include all guarantors and co-	entity, other than a spouse in a joint case, that is also liable on any debts listed by signers. In community property states, a married debtor not filing a joint case should schedule. Include all names used by the nondebtor spouse during the six years			

immediately preceding the commencement of this case.

■ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Form B6I (12/03)

In re	Emmett E. Thompson,	Case No.
	Susie Thompson	

#### Debtors

## SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

whether of not a joint petition	on is fried, diffess the spouses are separated and a John pe	tition is not	micu.		
Debtor's Marital Status:	DEPENDENTS OF DE	BTOR ANI	D SPOUSE		
	RELATIONSHIP	AG	Е		
	None.				
   Married					
- marriou					
EMPLOYMENT:	DEBTOR		SPOUS	Ε	
Occupation					
Name of Employer Re	etired	ABN Amre	0		
How long employed					
Address of Employer			adison Street		
		Chicago, l	IL 60661		
INCOME: (Estimate of	average monthly income)		DEBTOR		SPOUSE
•	ges, salary, and commissions (pro rate if not paid mont	thly) \$		\$	
• •	ges, salary, and commissions (pro rate 11 not paid mont ne	· . —	0.00		3,837.38
•		\$	0.00	<u>\$</u>	0.00
		\$	0.00		3,837.38
LESS PAYROLL DE		Φ.		•	
	ocial security	\$	0.00	\$	1,183.04
		\$	0.00	\$	160.04
		<u>\$</u>	0.00	\$	0.00
d. Other (Specify)		\$ <u> </u>	0.00	\$	0.00
CUDTOTAL OF DAY	ROLL DEDUCTIONS	φ <u></u>	0.00	<del>\$</del>	0.00
		\$	0.00	Ψ	1,343.08
	TAKE HOME PAY	\$	0.00		2,494.30
	ration of business or profession or farm (attach detailed		0.00	¢.	0.00
		\$	0.00	\$	0.00
	′	\$	0.00	\$	
		<b>\$</b>	0.00	\$	0.00
	support payments payable to the debtor for the debtor's d above	use	0.00	\$	0.00
Social security or other go		Ψ	0.00	Ψ	0.00
(Specify)	overnment assistance	\$	0.00	\$	0.00
(2001)		\$	0.00	\$	0.00
Pension or retirement inco	ome	\$	3,050.00	\$	0.00
Other monthly income				_	
(Specify)		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
TOTAL MONTHLY INC	OME	\$	3,050.00	\$	2,494.30
TOTAL COMBINED MC	NTHLY INCOME \$ 5.544.30		Report also on Sur	nmary (	of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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In re	Emmett E. Thompson,	Case No.				
	Susie Thompson					
-		Debtors				
	SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)					
(	Complete this schedule by estimating the averag	e monthly expenses of the debtor and the debtor's family. Pro rate any payments				

made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Are real estate taxes included? Yes X No		
Is property insurance included? Yes X No		
Utilities: Electricity and heating fuel	. \$	350.00
Water and sewer	. \$	75.00
Telephone	. \$	100.00
Other cable, cell phone, internet	. \$	119.00
Home maintenance (repairs and upkeep)		
Food	. \$	400.00
Clothing	. \$	75.00
Laundry and dry cleaning	. \$	75.00
Medical and dental expenses	. \$	200.00
Transportation (not including car payments)	. \$	300.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	. \$	100.00
Charitable contributions	. \$	500.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's		
Life	. \$	0.00
Health		
Other		
Taxes (not deducted from wages or included in home mortgage payments)	• Ψ	0.00
(Specify)	. \$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)	· <u></u>	
Auto	. \$	0.00
Other		
Other		0.00
Other		
Alimony, maintenance, and support paid to others		
Payments for support of additional dependents not living at your home		
Regular expenses from operation of business, profession, or farm (attach detailed statement)	. \$	0.00
Other Hair, Grooming and Personal Expenses	. \$	150.00
Other	. \$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	. \$	4,544.00
• • • • • • • • • • • • • • • • • • • •		

## [FOR CHAPTER 12 AND 13 DEBTORSONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	5,544.30
B. Total projected monthly expenses	\$_	4,544.00
C. Excess income (A minus B)	\$	1,000.30
D. Total amount to be paid into plan each Monthly	\$	1,000.00

(interval)

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# **United States Bankruptcy Court**Northern District of Illinois

	Emmen E. mompson			
In re	Susie Thompson		Case No.	
		Debtor(s)	Chapter	13

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of <a href="mailto:sheets">16</a> sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date	December 7, 2004	Signature	/s/ Emmett E. Thompson
			Emmett E. Thompson
			Debtor
Date	December 7, 2004	Signature	/s/ Susie Thompson
			Susie Thompson
			Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Current C Themses

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Form 7 (12/03)

## United States Bankruptcy Court Northern District of Illinois

	Emmett E. Thompson			
In re	Susie Thompson		Case No.	
		Debtor(s)	Chapter	13

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

\$66,000.00 YTD Income

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID OWING

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

AMOUNT STILL

DATE OF PAYMENT

AMOUNT PAID **OWING** 

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DESCRIPTION AND VALUE OF

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,

NAME AND ADDRESS OF CREDITOR OR SELLER

FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF

**PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION NAME AND ADDRESS OF COURT

OF CUSTODIAN

CASE TITLE & NUMBER

DATE OF

DESCRIPTION AND VALUE OF

ORDER PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR. IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
Lorraine M. Greenberg & Associates
20 East Jackson Boulevard
Suite 800
Chicago, IL 60604

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

12/04

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$194.00 filing fee paid, \$2700.00 to be paid through plan, of which \$206 was already paid.

#### 10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

OF

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

# OR OTHER DEPOSITORY 13. Setoffs

NAME AND ADDRESS OF BANK

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be

liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

**GOVERNMENTAL UNIT** 

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

NOTICE

LAW

GOVERNMENTAL UNIT

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

TAXPAYER

**BEGINNING AND ENDING** 

NAME

**ADDRESS** I.D. NO. (EIN)

NATURE OF BUSINESS

DATES

None

NAME

**ADDRESS** 

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date December 7, 2004

/s/ Emmett E. Thompson Signature

**Emmett E. Thompson** 

Debtor

Date December 7, 2004

Signature

/s/ Susie Thompson

**Susie Thompson** 

Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

## Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

### Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

/s/ Emmett E. Thompson	/s/ Susie Thompson	December 7, 2004	
Debtor's Signature	Joint Debtor's Signature	Date	Case Number

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## **United States Bankruptcy Court** Northern District of Illinois

	Emmett E. Thompson				
In re	Susie Thompson		Case No.	40	
		Debtor(s)	Chapter	13	
	VERIFICATION OF CREDITOR MATRIX				
		Number of O	Creditors:	17	
	(our) knowledge.	s) hereby verifies that the list of creditor			
Date:	December 7, 2004	/s/ Emmett E. Thompson			
		Emmett E. Thompson			
		Signature of Debtor	Signature of Debtor		
Date:	December 7, 2004	/s/ Susie Thompson			
		Susie Thompson	Susie Thompson		
		Signature of Debtor			

Bank of America c/o Allied International Credit 2101 W. Peoria Suite 120 Phoenix, AZ 85029

Bank One PO Box 15298 Wilmington, DE 19850

Charter One c/o Arrow Financial Service 5996 W. Touhy Avenue Niles, IL 60714

Chase Bankcard Services POB 52188 Phoenix, AZ 85072-2188

Citgo Processing Center Des Moines, IA 50362-0300

Citibank Oil and Gas c/o NES 29125 Solon Road Solon, OH 44139-3442

Creditors Interchange 80 Holtz Drive Buffalo, NY 14225

Creditors Interchange P.O. Box 1335 Buffalo, NY 14240-1335

Discover Financial Services P.O. Box 3008 New Albany, OH 43054-3008

Ford Motor Credit P.O. Box 219825 Kansas City, MO 64121-9825 Juniper Bank P.O. Box 13337 Philadelphia, PA 19101-3337

MBNA America PO Box 15286 Wilmington, DE 19886

Pentagroup Financial, LLC 5959 Corporate Drive, Suite 1400 Houston, TX 77036

Providian c/o Phillips & Cohen 695 Rancocas Road Westampton, NJ 08060

Sears Mastercard P.O. Box 182156 Columbus, OH 43218-2156

TX Collect 2101 W. Ben White Blvd. #3 Austin, TX 78704

Washington Mutual Home Loans PO Box 9001091 Louisville, KY 40290-1091